

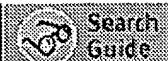
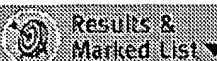
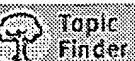
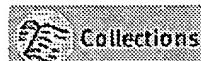
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	0	("2 and ((multiple near5 browsers) or (plurality near5 browsers))".PN.	USPAT; EPO; JPO; DERWENT; IBM_TDB	2002/12/10 11:54

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	1	(("6049812" "5694150" "5619558" "6049820").pn. ) and browser and size	USPAT; EPO; JPO; DERWENT; IBM_TDB	2002/12/12 14:51

	22853	((235/379) or (705/43) or (705/35) or (705/42) or (705/79) or (379/91.01) or (705/39) or (109/2) or (235/380) or (380/279) or (400/621) or (400/708) or (455/406) or (705/26) or (705/40) or (713/201) or (705/26) or (235/379) or (705/40) or (705/44) or (705/39) or (705/43) or (705/35) or (705/42) or (705/53) or (902/40) or (902/5) or (705/27) or (705/45) or (705/77) or (713/153) or (902/30) or (902/8) or (109/24.1) or (235/380) or (235/381) or (235/475) or (705/1) or (705/17) or (705/78) or (709/203) or (709/217) or (709/224) or (709/230) or (902/24) or (902/32) or (902/39) or (235/486) or (235/487) or (271/902) or (380/59) or (400/641) or (455/405) or (455/408) or (455/410) or (705/14) or (705/76) or (709/218) or (709/238) or (709/249) or (713/150) or (713/168) or (713/175) or (713/201) or (902/18) or (902/31) or (902/34) or (902/35) or (902/4)).CCLS.	USPAT; EPO; JPO; DERWENT; IBM_TDB	2002/12/12 14:52
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### Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)  
Trying 31060000009999...Open

DIALOG INFORMATION SERVICES  
PLEASE LOGON:  
\*\*\*\*\* HHHHHHHH SSSSSSS?  
### Status: Signing onto Dialog  
\*\*\*\*\*  
ENTER PASSWORD:  
\*\*\*\*\* HHHHHHHH SSSSSSS? \*\*\*\*\*  
Welcome to DIALOG  
### Status: Connected

Dialog level 02.11.01D

Last logoff: 04dec02 16:07:59  
Logon file405 12dec02 18:55:44  
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HEALTHAB is set ON as an alias for 5,73,155,34,434,74,42.  
TRANSFT is set ON as an alias for 80,637.  
TRANSAB is set ON as an alias for 108,6,63.  
ADVERTFT is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.  
INVENFT is set ON as an alias for 8,2,14,94,6,34,434,7.  
SHOPFT is set ON as an alias for 635,47,570,PAPERS.  
BANKFT is set ON as an alias for 625,268,626,267.  
BANKAB is set ON as an alias for 139.  
INSURFT is set ON as an alias for 625,637.  
INSURAB is set ON as an alias for 169.

\* \*\* \*

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

(c) 2000 The Dialog Corporation plc All rights reserved.

/H = Help /L = Logoff /NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?b BANKFT,BANKAB

```
12dec02 18:56:02 User267117 Session D84.1
      $0.00    0.177 DialUnits FileHomeBase
$0.00  Estimated cost FileHomeBase
$0.07  TELNET
$0.07  Estimated cost this search
$0.07  Estimated total session cost   0.177 DialUnits
```

SYSTEM:OS - DIALOG OneSearch  
File 625:American Banker Publications 1981-2002/Dec 12  
 (c) 2002 American Banker  
File 268:Banking Info Source 1981-2002/Dec W1  
 (c) 2002 ProQuest Info&Learning  
**\*File 268: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES**  
ENTER 'HELP PROQUEST' FOR MORE  
File 626:Bond Buyer Full Text 1981-2002/Dec 12  
 (c) 2002 Bond Buyer  
File 267:Finance & Banking Newsletters 2002/Dec 09  
 (c) 2002 The Dialog Corp.  
File 139:EconLit 1969-2002/Dec  
 (c) 2002 American Economic Association

Set Items Description

--- -----

?s WEB()ATM  
 28336 WEB

21935 ATM  
S1 16 WEB()ATM  
?t s1/6,k/all

1/6,K/1 (Item 1 from file: 625)  
DIALOG(R)File 625:(c) 2002 American Banker. All rts. reserv.

0251828  
\* Bank of America Will Hook Most ATMs to Internet  
September 26, 2000

TEXT:

...who is the executive in charge of channel strategy and development.  
The company's first Web ATM is a standard machine that has been souped up with a Pentium processor, color touch...

1/6,K/2 (Item 2 from file: 625)  
DIALOG(R)File 625:(c) 2002 American Banker. All rts. reserv.

0247850  
Wells Taps DreamWorks, Others in Web - ATM Push  
May 3, 2000

Wells Taps DreamWorks, Others in Web - ATM Push

1/6,K/3 (Item 1 from file: 268)  
DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00421904 132420351 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Hit or Hype: The Bottom Line on 10 Tech Projections  
Jul 2002  
WORD COUNT: 2,867

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: "technologies in a number of channels" is a key, Nichols says. "We are expanding our web ATM technology, phone bank sales and service platforms, and store technology infrastructure," he says, adding the...  
... "technologies in a number of channels" is a key, Nichols says. "We are expanding our web ATM technology, phone bank sales and service platforms, and store technology infrastructure," he says, adding the...

1/6,K/4 (Item 2 from file: 268)  
DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00420823 123078581 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Time for new technology?  
Jun 2002  
WORD COUNT: 620

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... line and the biometrics line is shorter, they may be motivated to try the technology."  
\* Web ATM , an enhanced cash-dispensing machine based on Internet technologies and open industry standards that together...

1/6,K/5 (Item 3 from file: 268)

Debra Charles

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00417125 112979426 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Next-Generation ATMs Proliferate ; Got fees? Big banks see Web-enabled ATMs as cash cows.**

Apr 2002

WORD COUNT: 1,189

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: balance and voice synthesis. Wells also has talking ATMs as the centerpiece of its new **Web ATM** program in some states, including Utah and Florida. The bank's Media Express/ **Web ATM** project is bringing new Internet technologies to its nationwide network of 6,500 ATMs. Wells...

... this scale with Bank of America," says Barbara J. Desoer, BofA consumer products executive. "(The **Web ATM** aspect) is a new, breakthrough way to build our brand and reach our target households...

...on a computer screen.

Wells also has talking ATMs as the centerpiece of its new **Web ATM** program in some states, including Utah and Florida. The bank's Media Express/ **Web ATM** project is bringing new Internet technologies to its nationwide network of 6,500 ATMs. Wells...

1/6,K/6 (Item 4 from file: 268)

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00416879 113081986

**Web - ATM market emerges slowly, but vendors find niche**

Apr 4, 2002

**Web - ATM market emerges slowly, but vendors find niche**

1/6,K/7 (Item 5 from file: 268)

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00409517 93533795 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Future of Banking: ATMs Get Web Savvy ; Banks and retailers have found a new service channel with which to lure consumers.**

Dec 2001

WORD COUNT: 1,056

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and snazzy graphics to convey their messages.

Bank of America is ramping up its own **Web - ATM** campaigning, spending \$98 million-about \$7,000 per machine-to build its own new line of Internet ATMs. By the end of 2001 the bank expects to have 22 **Web ATM**'s operational, split between Atlanta and Charlotte. The blueprint is for Bank of America customers...

1/6,K/8 (Item 6 from file: 268)

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00389578 61886609 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ATM deployers align with web-based firms**

Sep 29, 2000

WORD COUNT: 1,552

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... also can use the system to deliver video ads to its ATMs through

Internetbased communications.

**Web ATM Use**

AmEx wants to convert its cash dispensers, the majority of which are North Canton...

**1/6,K/9 (Item 7 from file: 268)**

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00389464 60939785

**Bank of America Will Hook Most ATMs to Internet**

Sep 26, 2000

**ABSTRACT:** The company's first Web ATM is a standard machine that has been souped up with a Pentium processor, color touch...

**1/6,K/10 (Item 8 from file: 268)**

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00382686 51555176 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks hatch plans for Internet-enabled machines**

Apr 2000

WORD COUNT: 675

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... last July, is a bit less cautious. The \$55 million branchless bank envisions a 500unit, Web ATM network and plans to have its nucleus up and running by yearend to service its...

**1/6,K/11 (Item 9 from file: 268)**

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00376258 46390288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**An ISO hopes to build momentum with a Web ATM**

Nov 10, 1999

WORD COUNT: 1,237

**An ISO hopes to build momentum with a Web ATM**

**1/6,K/12 (Item 10 from file: 268)**

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00357187 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Media pressure**

Mar 1999

WORD COUNT: 02324

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... generic device hardware. Bruce Zimmerman, senior vice-president of emerging channels at Chase, says: 'The Web ATM is fundamentally a PC using the NT operating system. Using ...clear that any action performed at a PC can also be carried out on the Web ATM.' Zimmerman emphasises the flexibility that this brings to the ATM. The ability to shift between...

**1/6,K/13 (Item 11 from file: 268)**

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00352861 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CIBC banking really cooks**

Jan 1999

WORD COUNT: 00515

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... so-called portal sites (formerly simple search engines) are on the Internet, Davies says, "The Web ATM itself can become a portal to certain select sites."

About half of CIBC's planned...

1/6,K/14 (Item 12 from file: 268)

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00315507 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bar-tender in a box**

Jul 1997

WORD COUNT: 00388

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Like a good bartender, the Web ATM has your or der ready before you even ask.

... Meanwhile, CIBC has a one-year window during which it has exclusive rights to the Web ATM system put together for it by three vendors: NCR Canada Ltd., supplying the new-style...

1/6,K/15 (Item 13 from file: 268)

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00315358 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet technology pushes new services to ATMs**

Apr 11, 1997

WORD COUNT: 00990

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: needs and habits of each cardholder. The technological package that makes up the so-called Web ATM was developed jointly by CIBC and 3 vendors: Tandem Computers Inc., NCR Corp., and Applied...

... sense from the customer's viewpoint."

The technological package that makes up the so-called " Web ATM " was developed jointly by CIBC and three vendors: Tandem Computers Inc., Cupertino, Calif., manufacturer of...

1/6,K/16 (Item 14 from file: 268)

DIALOG(R)File 268:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00312396 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Channel challenges**

May 1997

WORD COUNT: 01719

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... this year, for example, CIBC plans to launch what it claims will be the first ' Web ATM ' - an ATM with a Weblike interface, which can 'remember' individual customers and, when they enter...  
?